

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

THOMAS E. DZAMBO

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-23767

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 24, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/15/2015 and confirmed on 12/7/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		133,346.75
Less Refunds to Debtor	4,739.43	
TOTAL AMOUNT OF PLAN FUND		128,607.32

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,500.00	
Trustee Fee	6,106.86	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,606.86

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC(*) Acct: 3404	0.00	76,312.21	0.00	76,312.21
	NATIONSTAR MORTGAGE LLC(*) Acct: 3404	3,993.83	3,993.83	0.00	3,993.83
	FIFTH THIRD BANK Acct: 3681	14,554.63	14,554.63	918.43	15,473.06
					95,779.10
Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	THOMAS E. DZAMBO Acct:	0.00	0.00	0.00	0.00
	THOMAS E. DZAMBO Acct:	4,739.43	4,739.43	0.00	0.00
	STEIDL & STEINBERG Acct:	2,500.00	2,500.00	0.00	0.00
	ALLY BANK(*) Acct: 3987	10,510.50	10,510.50	0.00	10,510.50
					10,510.50
Unsecured					
	MIDLAND FUNDING LLC Acct: 9279	1,114.94	542.98	0.00	542.98
	DUQUESNE LIGHT COMPANY* Acct: 3015	182.27	88.77	0.00	88.77
	CAPITAL ONE BANK NA** Acct: 9201	14,310.06	6,969.00	0.00	6,969.00
	PRA RECEIVABLES MANAGEMENT LLC - , Acct: 2332	6,555.13	3,192.35	0.00	3,192.35
	DEPARTMENT STORES NATIONAL BANK Acct: 6080	2,422.62	1,179.82	0.00	1,179.82
	PRA RECEIVABLES MANAGEMENT LLC - , Acct: 1705	3,568.67	1,737.94	0.00	1,737.94
	ALLY FINANCIAL(*)	0.00	0.00	0.00	0.00

15-23767

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
					13,710.86

TOTAL PAID TO CREDITORS 120,000.46

TOTAL CLAIMED
PRIORITY 10,510.50
SECURED 18,548.46
UNSECURED 28,153.69

Date: 11/24/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:
THOMAS E. DZAMBO

Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-23767

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Thomas E. Dzambo
Debtor(s)

Case No. 15-23767-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 25, 2020

User: gamr
Form ID: pdf900

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2020:

Recip ID	Recipient Name and Address
db	+ Thomas E. Dzambo, 190 Arla Drive, Pittsburgh, PA 15220-2632
14121971	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Home Depot, PO Box 182676, Columbus, OH 43218-2676
14121976	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Sears, PO Box 183081, Columbus, OH 43218-3081
14121973	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macy's, PO Box 78008, Phoenix, AZ 85062-8008
14121970	Encore Receivable Management Inc., 400 North Rogers Road, PO Box 3330, Olathe, KS 66063-3330
14121967	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court:, 5th Third Bank, PO Box 630778, Cincinnati, OH 45263-0778
14136483	+ Fifth Third Bank, PO Box 9013, Addison, TX 75001-9013
14163964	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14173631	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
14121974	+ Nationstar Mortgage LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14121975	Northstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Nov 26 2020 03:37:06	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14132098	Email/Text: ally@ebn.phinsolutions.com	Nov 26 2020 03:28:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14121968	Email/Text: ally@ebn.phinsolutions.com	Nov 26 2020 03:28:00	Ally Financial, PO Box 9001951, Louisville, KY 40290-1951
14121969	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 26 2020 03:34:21	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14148879	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 26 2020 03:37:17	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14187319	Email/Text: bnc-quantum@quantum3group.com	Nov 26 2020 03:43:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14186718	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 26 2020 03:45:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14121972	Email/PDF: gecsed@recoverycorp.com	Nov 26 2020 03:33:28	Levins, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14186723	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 26 2020 03:35:22	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14123016	Email/PDF: rmscedi@recoverycorp.com	Nov 26 2020 03:33:41	Recovery Management Systems Corporation, 25

District/off: 0315-2

User: gamr

Page 2 of 2

Date Rcvd: Nov 25, 2020

Form ID: pdf900

Total Noticed: 21

S.E. 2nd Avenue, Suite 1120, Miami, FL
33131-1605

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Nationstar Mortgage LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor Nationstar Mortgage LLC jgoldman@kmlawgroup.com kevin.shatley@padgettllawgroup.com;angelica.reyes@padgettllawgroup.com
Julie Frazee Steidl	on behalf of Debtor Thomas E. Dzambo julie.steidl@steidl-steinberg.com leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Thomas E. Dzambo julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8